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using decision information to automatically select variable information, the variable information comprising other than a client identification, [and] automatically inserting the variable information into the client communication, and combining the client communication with the host vehicle into a single communication.

40. A method for automatically preparing a plurality of client communications pertaining to a financial or insurance product for a corresponding and respective plurality of clients, wherein the client communications are for combined use with a corresponding and respective plurality of host vehicles, the method comprising:

using for each client decision information to automatically select variable information, the variable information for each of the plurality of clients comprising other than a client identification, and automatically inserting the variable information into each of the client communications; and combining each client communication with its respective host vehicle.

42. An apparatus for automatically preparing a client communication pertaining to a financial product for a client, wherein the client communication is for combined use with a corresponding host vehicle, the apparatus comprising:

means for inputting into a computer-accessible storage medium variable information comprising other than a client identification and decision information;

processing means operatively coupled to the storage medium for using the decision information to automatically select a subset of the variable information for the client; and

13
A) output preparing means in operative communication with the processing means for preparing the client communication [and], automatically inserting the subset of the variable information into the client communication, and for combining the client communication with a host vehicle.

15 51. An apparatus for automatically preparing a plurality of client communications pertaining to a financial product for a corresponding and respective plurality of clients, wherein the client communications are for combined use with a corresponding and respective plurality of host vehicles, the apparatus comprising:

means for inputting into a computer-accessible storage medium variable information comprising other than a client identification and decision information;

processing means operatively coupled to the storage medium for using the decision information to automatically select a subset of the variable information for each of the clients; and

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output preparing means in operative communication with the processing means for preparing the client communications [and], for automatically inserting into the client communication the subset of variable information for the corresponding and respective client, and for combining the client communication with a host vehicle.

Sub E3 52. A method for automatically preparing a client communication pertaining to a financial product for a client, wherein the client communication is for combined use with a corresponding host vehicle, the method comprising:

providing a format for the client communication wherein the communication format includes a variable portion;

inputting into a computer-accessible storage medium variable information other than a client identification;

inputting into the storage medium decision information;

using the decision information to select a subset of the variable information for inclusion in a variable portion of the client communication corresponding to the variable portion of the client communication format, and combining the client communication with the host vehicle.

55. A method of automatically preparing a plurality of client communications pertaining to a financial product for a corresponding and respective plurality of clients, wherein each of the client communications is for combined use with a corresponding and respective host vehicle, the method comprising:

providing a format for the client communications wherein the communication format includes a variable portion;

inputting into a computer-accessible storage medium variable information other than a client identification;

inputting into the storage medium decision information; [and]

using the decision information to select a subset of the variable information for each of the clients for inclusion in a variable portion of the client communication for that client, the variable portion of the client communications corresponding to the variable portion of the client communication format, and combining the client communication with the host vehicle.

Please cancel claims 41, 53 and 56.